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## PROTECT YOUR FAMILY FROM FRAUD

### Op-Ed Column

According to the Federal Trade Commission, nearly 25 million Americans – more than 11 percent of the adult population – experience consumer fraud each year. Senior citizens are especially at risk of being victimized. In fact, according to the U.S. Postal Service, 60 percent of the victims of prize or sweepstakes fraud are age 60 or older. Yet the growing problem of fraud, including newer crimes like identity theft, spam scams and internet phishing, puts everyone at risk.

The Michigan Legislature has passed strong consumer protections against identity theft and spam. Even with tough laws in place, being an informed consumer is the best protection against fraud and deception. More than ever, it's important to be aware of fraudulent schemes and learn how to protect the financial security of your family. That's the idea behind observing National Consumer Protection Week, from February 5-11 this year. The event highlights the importance of being an educated and savvy consumer.

Be aware and stay on the alert against fraud. Help safeguard your family's personal information and shop smart by keeping these consumer tips in mind:

- If it sounds too good to be true, it usually is.
- Don't be pressured into making an immediate decision, whether entering a contest, making a purchase or giving a donation.
- Don't give out your Social Security, credit card or checking account numbers to companies or people you don't know, especially in response to an e-mail or unsolicited telemarketing call.
- Protect your computer. Use anti-virus software and a firewall and keep them up-to-date.
- Closely monitor credit card bills, bank statements and your credit report.
- When purchasing a product or service, keep all sales receipts, contracts, and warranty information.

Learn much more at [www.consumer.gov](http://www.consumer.gov), one of the best online sources for consumer news. This website covers everything from privacy protection to product safety. Or for more consumer information, including a copy of the *Consumer Protection Resource Guide*, contact my office toll-free at (866) 305-2136 or by e-mail at <http://senate.mi.gov/stamas>.

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